

DISTRICT OF NEW JERSEY  
UNITED STATES BANKRUPTCY COURT

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Lynn T. Nolan, Esq. - 039952011  
GROSS POLOWY, LLC  
Formed in the State of Delaware  
2500 Plaza 5, Suite 2548  
Jersey City, NJ 07311  
(716)204-1700  
E-mail: lnolan@grosspolowy.com  
Attorneys for Creditor MidFirst Bank

In Re:

MANOLO D PEREZ

Debtor(s).

Case No.: 18-30302-slm

Hearing Date: ~~February~~ <sup>March</sup> 10, 2021

Judge: Stacey L. Meisel

Chapter: 13



Order Filed on March 19, 2021  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

Recommended Local Form: ☒ Followed ☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY AND/OR MOTION TO DISMISS WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2), three (3) and four (4) is hereby **ORDERED**.

**DATED: March 19, 2021**

A handwritten signature in cursive script that reads "Stacey L. Meisel".  
\_\_\_\_\_  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Applicant: MidFirst Bank

Applicant's Counsel: GROSS POLOWY, LLC - Lynn T. Nolan, Esq. - 039952011

Debtor's Counsel: Russell L. Low

Property Involved ("Collateral"): 38-40 Lexington Avenue, Paterson, NJ 07502

Relief Sought: ☒ Motion for relief from the automatic stay  
☐ Motion to Dismiss  
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ After the January 6, 2021 filing of the Motion for Relief the Debtor has since brought the account current and due for March 1, 2021.

☐ The Debtor is assessed for \_\_\_\_ late charges at \_\_\_\_ per month.

☐ Applicant acknowledges suspense funds in the amount of \_\_\_\_ received.

Total Arrearages Due \$0.00

2. Debtor must cure all post-petition arrearages, as follows:

☐ Immediate payment shall be made in the amount of \_\_\_\_\_, payment shall be made no later than \_\_\_\_\_.

☒ Beginning on 04/01/2021, regular monthly mortgage payments shall continue to be made in the amount of \$1,949.00.

☐ Beginning on \_\_\_\_\_, additionally monthly cure payments shall be made in the amount of \_\_\_\_\_ for \_\_\_\_\_ months.

☐ The amount of \_\_\_\_\_ shall be capitalized in the debtor's Chapter 13 plan. The Debtor's monthly payment to the Chapter 13 Trustee is modified to be \_\_\_\_\_ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

☐ Immediate Payment

☒ Regular Monthly Payment

999 N.W. Grand Boulevard  
Suite 100  
Oklahoma City, OK 73118-6116

☐ Monthly Cure Payment

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within (30) day of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☒ In the event the Debtors converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtors shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney's fees of \$1,050.00 and costs of \$188.00.

The Fees and costs are payable:

☒ Through the Chapter 13 plan. These fees/costs shall be set up as a separate claim to be paid by the Standing Trustee and shall be paid as an administrative claim.

☐ To the Secured Creditor within \_\_\_\_ days.

☐ Attorney's Fees are not awarded.

In re:  
Manolo D Perez  
Debtor

Case No. 18-30302-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 19, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2021:

Recip ID	Recipient Name and Address
db	+ Manolo D Perez, 38-40 Lexington Ave, Paterson, NJ 07502-2009

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BY PASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Lynn Therese Nolan	on behalf of Creditor MidFirst Bank ecfnotices@grosspolowy.com lnolan@grosspolowy.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Manolo D Perez ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Shauna M Deluca	

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Mar 19, 2021

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper sdeluca@raslg.com

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8